



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/813,919
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY RISK AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER PROCESS MODULE IN EACH PAYMENT BANK HOST APPLICATION IS INTEGRATED WITH PAYMENTS PROCESSING SUCH THAT PAYMENTS INSTRUCTIONS ARE FILTERED FOR COMPLIANCE USING SUSPEND PAYMENTS INSTRUCTIONS AND PAYMENTS RISK PARAMETERS
Examiner : n/a
Group Art Unit : 3624
Attorney Docket : 126-001USANA0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION
FILING DATE GRANTED

Sir:

In response to the Notice of Missing Parts of Application/Filing Date Granted dated June 21, 2004, Applicant submits herewith the following documents for filing in the above-referenced Application:

- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted; and
- Kathleen D. Tyson Check No. 1000 in the amount of \$450.00.

Please address all correspondence to:

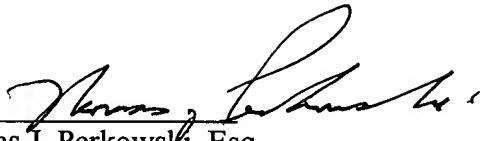
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902



The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

Dated: July 19, 2004

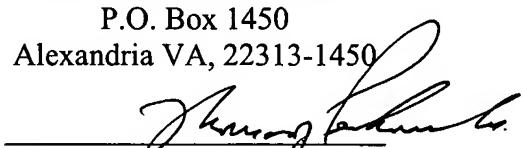


Thomas J. Perkowski, Esq.
Attorney for Applicant
Reg. No. 33,134
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902
203-357-1950
<http://www.tjpatlaw.com>

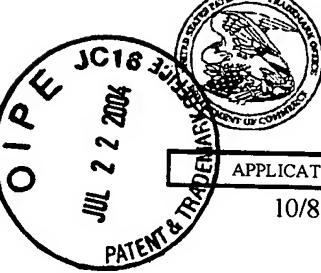
CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on July 19, 2004 in a prepaid
postage envelope as First Class Mail
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Commissioner for Patents
P.O. Box 1450
Alexandria VA, 22313-1450



Thomas J. Perkowski, Esq.
Reg. No. 33,134
Dated: July 19, 2004



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/813,919	03/31/2004	Kathleen Tyson-Quah	126-001USANA0

Thomas J. Perkowski, Esq., P.C.
 Soundview Plaza
 1266 East Main Street
 Stamford, CT 06902

CONFIRMATION NO. 5041
FORMALITIES LETTER

 OC000000012998463

Date Mailed: 06/21/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 385 to complete the basic filing fee for a small entity.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$450** for a Small Entity

- **\$385** Statutory basic filing fee.
- **\$65** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
 Commissioner for Patents
 P.O. Box 1450
 Alexandria VA 22313-1450

07/22/2004 AOSMANI 00000054 10813919

01 FC:2001
 02 FC:2051

385.00 OP
 65.00 OP

*A copy of this notice **MUST** be returned with the reply.*

BINH

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE